



Resources



Office of Fair Housing and Equity

Mission

The mission of the Office of Fair Housing and Equity is to ensure fair and equitable access to housing and employment opportunities. We strive to increase equity and reduce barriers to opportunity for persons living and working in the City of Boston through education, collaboration and enforcement.

Our Services

Fair Housing Commission

Works to eliminate housing discrimination and increase access to housing opportunities

Affirmative Marketing: Facilitates access to housing opportunities through reviewing, directing and approving lotteries and marketing plans of city assisted housing developments.

Investigations and Enforcement: Investigates housing discrimination complaints.

Metrolist: Provides housing listings and resources.

Human Rights Commission

Provides policy guidance that advances social justice and equity.

CORI Ordinance Enforcement: Investigates and monitors city vendor compliance with CORI friendly hiring requirements.

Contact our office to:

1. Complete a discrimination complaint
2. Get affordable housing listings and resources
3. Request more information

Contact Information

Office of Fair Housing and Equity
One City Hall Plaza Room 966
Boston, MA 02201

www.cityofboston.gov/fairhousing

FairHousing@boston.gov

617-635-2500

(TTY) 617-635-2541

To find information on housing developments in your neighborhood, visit coUrbanize...

"coUrbanize is a project-based civic engagement platform. Residents use coUrbanize to learn about real estate and urban development projects happening in their communities and share their thoughts on the projects. Real estate developers, project planners, and municipalities list projects on coUrbanize to share information and gather resident feedback to supplement the in-person meeting process," (courbaize.com). According to one resident, "coUrbanize helps solve the problem of information and engagement in one consistent and reliable format." Visit <http://courbanize.com/projects/> to get involved today.



Resources -

For Developers -
List your project

For Residents -
Find local projects

Contact Us



Explore Projects in Your City



Boston, MA

Brookline, MA

Cambridge, MA

Devens, MA



Central Square Urban Renewal Plan
Cambridge, MA

Learn More



Proposed Zoning Changes
Devens, MA

Learn More



Placemaking on Mass Ave. Central
Square & the River
Cambridge, MA

Learn More



Boston Old Pier Park Project
Boston, MA



Boston Old Pier Park Project
Boston, MA



Downtown Boston Community Center
Boston, MA

Learn More



Cambridge Community Center
Cambridge, MA

Learn More



Boston Old Pier Park
Boston, MA

Learn More



CPW Strategic Plan in Potential
Initiatives
Cambridge, MA

Learn More



40 Tremont Street
Cambridge, MA

Learn More



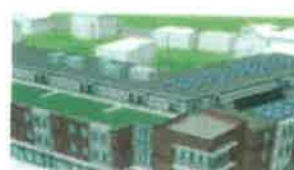
West Green Residences
Cambridge, MA

Learn More



Hayes Square Confirmed
Boston, MA

Learn More



ROXBURY CENTER FOR FINANCIAL EMPOWERMENT

DREAM. ACHIEVE. SUCCEED.

The Center is committed to empowering residents with skills and resources to make informed decisions that enhance their financial health, develop employment stability and build assets for their family and cultivates the overall economic development of the community. We do this through an integrated delivery model tailored to the needs of each participant which focuses on three core areas—employment, financial education and coaching, and income supports.

In partnerships with vocational training and adult basic education programs, employers, and an individualized coaching model, participants will continually receive needed supports that propel them to success.



EMPLOYMENT

- ☐ Job placement services
- ☐ Sharpen my resume and improve my interviewing skills
- ☐ Get help with job search
- ☐ Career assessment and counseling



TAKE CHARGE OF MY FINANCES

- ☐ Credit repair and establish credit
- ☐ Banking products and services
- ☐ Financial coaching/budgeting skills
- ☐ Free tax preparation and savings



DEVELOP MY SKILLS

- ☐ Get job training skills
- ☐ GED/ESOL Certificates
- ☐ Go to college
- ☐ Get computer training
- ☐ Small business counseling



STABILIZE MY INCOME AND HOUSING

- ☐ Get housing counseling
- ☐ Apply for food stamps (SNAP)
- ☐ Apply for MassHealth
- ☐ Increase net income
- ☐ 1st time home-buyer training



Mayor Martin J. Walsh's Office of
**FINANCIAL
EMPOWERMENT**



CITY OF BOSTON
Martin J. Walsh, Mayor



ROXBURY CENTER FOR FINANCIAL EMPOWERMENT

DREAM. ACHIEVE. SUCCEED.

WOULD YOU LIKE TO TAKE CHARGE OF YOUR FINANCIAL FUTURE?

The Roxbury Center for Financial Empowerment is a career and personal finance opportunity center that provides free services for low-to-moderate income individuals and families in three areas:

- ☐ Financial Education and Coaching
- ☐ Employment Placement and Career Improvement
- ☐ Public Benefits Access

All clients will have the opportunity to work with a financial coach on these services to achieve their goals. Please come to an Orientation Session on Monday or Wednesday at 10:00 a.m. Evening appointments available upon request.



CITY OF BOSTON
Martin J. Walsh, Mayor



We've moved! Come visit us at 7 Palmer Street, 2nd Floor, Roxbury
617.541.2670 • OFE.Boston.Gov

Roxbury Center for Financial Empowerment



Martin J. Walsh
Mayor of Boston



...Dream...Achieve...Succeed...

Worried about your Credit Score? ☒

Need to repair your Credit? ☒

Credit preventing you from buying a home/car/rental agreement? ☒

Need assistance finding and keeping a job? ☒

Need assistance increasing your Net Income? ☒

Need computer training? ☒

Interested in buying a home? ☒

Need health insurance? ☒

Struggling to stretch cash between pay-checks? ☒

Need assistance to prepare and file your tax return for FREE? ☒

Checked any of the above boxes? Come to an Information Session on any Monday or Wednesday at 10:00 a.m. Individual Information Sessions available by appointment.
Late arrivals will be invited to reschedule.

2201 Washington Street --- Roxbury, MA 02119

Phone (617) 989 – 9100 ext. 162 Fax (617) 989 – 9125

Email: Alan.Gentle@Boston.gov

A division of Boston Office of Jobs and Community Services /EDIC

BOSTON HOME CENTER



www.bostonhomecenter.com 617.635.HOME (4663)



NEW!

SENIORS SAVE

The winter of 2014-2015 saw an unprecedented number of heat emergency calls from Boston's senior citizens. To ensure that Boston's seniors are ready for the winter to come, Mayor Martin J. Walsh announces that the Boston Home Center will help income-eligible seniors replace failing or inefficient heating systems before winter begins.

Benefits Include:

- Save money! New energy-efficient systems will reduce \$\$ spent on heat!
- Get a free energy audit and reduce drafts and heat loss, saving more money!
- A \$3,500 grant to replace a failing or inefficient heating systems
- A 0% interest, deferred loan will pay for any additional work, up to \$10,000

To qualify

- Be a Boston resident 60 years of age or older, and living in an owner-occupied 1-4 family home, or condominium
- Have a heating system that is at least twelve (12) years old
- Have an income of up to eighty (80) percent of Area Median Income (AMI), as established by the Department of Housing and Urban Development

Household Size & Income Levels

80% AMI CDBG (as of 3/6/15)

One-person household:
\$48,800

Two-person household:
\$55,800

- Applicant must be a new senior program applicant, not including minor repair.
- Applications must be submitted by October 31, 2015 to be considered.

For more information, visit or call:

www.bostonhomecenter.com 617.635.HOME (4663)



City of Boston
Mayor Martin J. Walsh

Department of
Neighborhood
Development





MA Attorney General's Office



Student Renters Guide

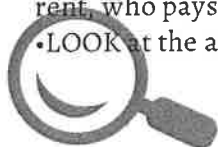
We've got your back! 617-727-8400 | www.mass.gov/ago
Call our office with any questions and concerns about your tenant rights.



Know your rights as a Massachusetts tenant!

1 Before You Sign

- TALK to the landlord, neighbors and other tenants about the unit.
- ASK the landlord questions – how much is the rent, who pays utilities, etc.
- LOOK at the apartment.



Signing the Lease

- READ IT CAREFULLY! You're bound by it.
- Make sure you understand the terms you sign.
- Don't agree to something that's not in the lease.
- Make sure the lease says who is paying for each utility. Unless you agree in writing to pay for a utility, the landlord must pay for it.
- Get all of the landlord's promises in writing (email conversations are in writing!).
- Keep a signed copy of your lease – your landlord has 30 days to give you a copy.
- The most a landlord can charge you when you move in is: 1) First month's rent 2) Last month's rent 3) Security deposit up to the amount of the first month's rent 4) Cost of a new lock
- You have the right to get a receipt every time you give the landlord money.



3 Moving In

- If you pay a security deposit, you are entitled to a "statement of condition" that lists any problems with the unit at the time you move in.
- Even if you don't pay a security deposit, write down all the things in the unit that need repair – otherwise the landlord may hold you responsible.
- Take photos to document the apartment's condition.



4 Living in Your Place

- You have the right to a safe and habitable unit. The landlord is responsible for keeping your unit in good condition.
- If you have problems with conditions, you should report them to the landlord, preferably in writing.
- If the landlord refuses to make repairs, you have the right to get a free inspection by a local health inspector.
- It's illegal for the landlord to retaliate against you for asking for repairs or for calling the health inspector.



5 Moving Out

- You have the right to get your security deposit back, plus interest – the landlord is only entitled to deduct for unpaid rent or damage you caused beyond "reasonable" wear and tear.
- If the landlord doesn't return all of your deposit, the landlord must tell you in writing what the money was used for.
- A landlord can never force a tenant to move out without going to court first.



617-727-8400 | www.mass.gov/ago

Free English classes and DACA assistance

English innovations is a new program of the Massachusetts Immigrant and Refugee Advocacy Coalition and English for New Bostonians that offers computer-assisted English classes and legal assistance in completing the DACA application. The program is also open to limited proficient youth and adults of any immigration status.



11 WEEK SESSION, STARTING SEPT. 15

2 LOCATIONS: East Boston (evening classes) and Roxbury (morning classes)

**For more information, please email
EnglishInnovations@miracoalition.org
or call Luiza at 508-289-1553**

Free

Fun

Intensive



English Innovations

Free English Classes + DACA Application Assistance

*English innovations is a new program of the **Massachusetts Immigrant and Refugee Advocacy Coalition** and **English for New Bostonians** that offers computer-assisted English classes and legal assistance in completing the DACA application. The program is also open to limited proficient individuals any immigration status.*

English Innovations provides free English language through technology classes, combined with legal assistance for undocumented youth and young adults who are missing the DACA educational requirement because they've dropped out of high school or are not in a GED program. English Innovations offers a unique opportunity for out of school youth and young adults to develop their English skills and at the same time increase their technology skills in a supportive classroom setting that blends face to face instruction with online learning. Free legal assistance will be provided to complete DACA applications.

English Innovations' blended learning model uses a local classroom space where students meet weekly, alongside a virtual classroom where students learn at their own pace and on their own time with a tablet computer, loaned for in-class and home study. Students will work with videogame-based learning exercises, social media, online job and college preparation resources, and tools for civic engagement and community outreach.

The first 11 week class cycle begins on Tuesday, September 15, with morning classes in Roxbury and evening classes in East Boston. Classes will meet three times a week for 2.5 hours. Students will also complete home study exercises. Three additional cycles will be offered through December 2016.

To qualify, students should speak some English and have basic literacy skills. Priority will be given to students who are eligible under DACA (that is, they arrived in the US at the age of 15 or less and turned 31 by June 15, 2012), but all limited English proficient individuals who meet the language requirements are eligible to apply, whatever their immigration status.

To register for English Innovations, go to <http://bit.ly/1Ppq5ko>. For more information, email EnglishInnovations@miracoalition.org or call Luiza Souza at 508-289-1553.



english **NEW
BOSTONIANS**

OFFICE OF ATTORNEY GENERAL MAURA HEALEY COMMONWEALTH OF MASSACHUSETTS

www.mass.gov/ago
(617) 727-2200 | TTY: (617) 727-4765

About the Office

Attorney General Maura Healey is the chief lawyer and law enforcement officer of the Commonwealth of Massachusetts. Her office is an advocate and resource for the Commonwealth and its residents in many areas, including protecting consumers, combating fraud and corruption, protecting civil rights, and promoting meaningful economic recovery.

How to Reach the Office

You can find information about your rights and learn about free services for victims and consumers, including how to file a complaint with our office by calling the numbers listed below, visiting our website at www.mass.gov/ago or walking into our offices in Boston, Worcester, Springfield or New Bedford during normal business hours.

AGO Helplines operate from 9:00 a.m. to 5:00 p.m. unless otherwise noted.

Public Inquiry and Assistance Center (PIAC) Hotline: (617) 727-8400

PIAC provides free, voluntary mediation in the area of consumer protection and can direct consumers to the division of the AGO that may be able to help with an issue or concern.

Monday through Friday 10am to 4pm.

Elder Hotline: (888) 243-5337

The Elder Hotline assists elders and their families seeking assistance with consumer-related issues.

Fair Labor Division: (617) 727-3465

The Fair Labor Division enforces the Commonwealth's wage and hour laws and protects employees from exploitation by employers.

HomeCorps: (617) 573-5333

If you are facing foreclosure, the HomeCorps may be able to help by offering access to loan modification advocacy or other services.

Monday, Tuesday, Friday 10am to 12pm and 1pm to 3pm

Wednesday and Thursday 10am to 12pm

Open Meeting Law Hotline: (617) 963-2540

Through this hotline, attorneys and staff from the Division of Open Government provide assistance to members of public bodies, the public, and the press seeking guidance about the requirements of the state's Open Meeting Law.

One Ashburton Place
Boston, MA 02108
Phone: (617) 727-2200

1350 Main Street, 4th Floor
Springfield, MA 01103
Phone: (413) 784-1240

105 William Street; First Floor
New Bedford, MA 02740
Phone: (508) 990-9700

10 Mechanic Street - Suite 301
Worcester, MA 01608
Phone: (508) 792-7600

OFFICE OF ATTORNEY GENERAL MAURA HEALEY COMMONWEALTH OF MASSACHUSETTS

www.mass.gov/ago
(617) 727-2200 | TTY: (617) 727-4765

Civil Rights Division (CRD): (617) 727-2200

The CRD enforces state and federal laws that protect residents and visitors from discrimination on the basis of race, national origin, gender, sexual orientation, veteran status, disability, or any other protected status. Anyone who feels he/she is a victim of discrimination (in such areas as housing, employment and public accommodation, for example) can file a complaint with the CRD.

Insurance & Health Care Consumer Helpline: (888) 830-6277

This helpline assists consumers with questions related to health care, health insurance and/or automobile and motorcycle insurance.

Insurance Fraud Tipline: (617) 573-5330

This tipline takes calls pertaining to reports of fraud in any of the following areas: workers' compensation, motor vehicle insurance, disability, health care billing and unemployment insurance.

Available 24 hours

Medicaid Fraud Tipline: (617) 963-2360

This tipline is intended for calls pertaining to abuse or neglect of a Long-Term Care Facility resident or fraud committed by a Medicaid provider.

Available 24 hours

Victim Witness and Assistance Division (VWAD): (617) 727-2200

The VWAD provides crisis assessment to victims and witnesses to facilitate their emotional, psychological, physical and financial recovery from victimization and ensures that victims and witnesses are provided with the rights and services mandated by the Victim Rights Law.



/MassAttorneyGeneral



/mass_ago

You can read information about your rights, available services for victims & common consumer issues; locate our regional offices in Boston, New Bedford, Springfield & Worcester; and file complaints online anytime on our website at

www.mass.gov/ago



OFFICE OF ATTORNEY GENERAL MAURA HEALEY

WWW.MASS.GOV/AGO

One Ashburton Place
Boston, MA 02108
Phone: (617) 727-2200

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Phone: (508) 990-9700

10 Mechanic Street - Suite 301
Worcester, MA 01608
Phone: (508) 792-7600

Rev 06/15

WE'RE READY TO HELP YOU PREPARE FOR YOUR FINANCIAL FUTURE



OUR COMMUNITY | WORKING TOGETHER

We are a community-based, HUD-
approved non-profit agency

Struggling to pay your mortgage?

Get assistance obtaining a modification if you
qualify

Credit issues?

Contact us for counseling and get back on track

Tired of renting?

Attend our First-Time Homebuyers' classes

Get started today

Register online at www.nuestracdc.org



City of Boston
Mayor Martin J. Walsh

NUESTRA COMUNIDAD
DEVELOPMENT CORPORATION
617.989.9900 & 617.989.1222
WWW.NUESTRACDC.ORG

***Do your student loan repayments have you
frustrated and confused?***

**A new counseling program from Urban Edge
may help you explore options and possible solutions.**



**Do you wish you could
find out more about
possible options or a
more workable monthly
plan?**

**Do you recognize that
delinquent payments or
default may have a
devastating impact on
your credit report, but
don't know where to turn
for possible solutions?**

**Urban Edge, a nonprofit community service agency, is now
piloting a unique new grant-funded counseling service to
assist student loan borrowers in repayment. THERE WILL BE
NO CHARGE TO BORROWERS WHO RECEIVE THIS SERVICE.
However, participation is limited. Call now for information or
to make an appointment.**

Student Loan Borrower Repayment Counseling

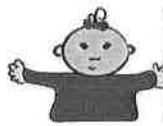
Call Alex at URBAN EDGE/ 617-989-9319

1542 Columbus Avenue, Roxbury, MA 02119

www.urbanedge.org



FREE!



FREE!

Looking to give your child the opportunity of a good start? Attend a

Parent-Child Playgroup

For children 1 thru 5 years of age who live in Boston
Moms, dads, grandparents and other caregivers are welcome!

Children will start to build on their school readiness skills!



Free Play



Circle Time



Snack Time



Gross Motor Play



Sensory Play



Good-Bye Circle

Playgroups located in:

East Boston

(617) 308-1098

Dorchester/ South Boston

(617) 756-9650

Jamaica Plain

(617) 821-3959

Roxbury/ Dorchester

(617) 593-1310

Countdown to Kindergarten Play to Learn playgroups bring together parents, children and an early childhood professional to build a community of peers for support, to foster nurturing behaviors, help families access needed services, and model developmentally appropriate practice.

Each family attends a two hour once a week playgroup. Call for scheduled times.

Whether you're an experienced Mom of three, a new Dad, or a grandparent looking to do something fun with your grandchildren, you'll find playgroup to be a rewarding experience.



Children's Hospital Boston



The Playgroup project is a collaboration among Countdown to Kindergarten and the Boston Public Schools, with funding from the Boston Public Schools, Boston Children's Hospital, Harriet B. Bayley Trust, and the Linde Family Foundation.



2014-2015 Play to Learn Groups

**Dorchester/South Boston
Playgroup Coordinator:
Cheryl Skelton-Bianchi
617-756-9650**

**Kenny Elementary School
19 Oakton Street
Dorchester, MA**

**Boys and Girls Club of Dorchester
35 Deer Street
Dorchester, MA**

**South Boston Neighborhood House
136 H Street
South Boston, MA**

**East Boston
Playgroup Coordinator:
Lilliana Arteaga
617-308-1098**

**Mario Umana Academy
312 Border Street
East Boston, MA**

**Guild Elementary
5 Ashley Street
East Boston, MA**

**Maverick Landing BCYF
30 London Street
East Boston, MA**

**East Boston Library
365 Bremen St.
East Boston, MA**

**Jamaica Plain
Playgroup Coordinator:
Silvia Rodriguez
617-821-3959**

**Mission Hill K-8 School
20 Child Street
Jamaica Plain, MA**

**Early Learning Center West
(ELC-West)
200 Heath Street
Jamaica Plain, MA**

**Roxbury/ Dorchester
Playgroup Coordinator:
Josette Williams
617-593-1310**

**Trotter School
135 Humboldt Avenue
Dorchester, MA**

**Holmes Elementary School
40 School Street
Dorchester, MA**



Children's Hospital Boston



Learn About Your Child's Development

For families with children from 1 month to 4 years of age

- ☒ Do you live in **Roxbury/Dorchester**?
- ☒ Is your child being cared for by a nanny, babysitter, relative, or yourself?
- ☒ Is your child **4 years old or younger**?
- ☒ Do you want to find out about **free resources in your community** that can help your child grow well?



The Ages and Stages Questionnaire (ASQ) is designed to help parents learn more about their child's development



Parent Screener with a mom & 4-month-old

How It Works

- Sit down with a Parent Screener for 1-2 meetings anywhere in Roxbury or North Dorchester
- Small gift for each child

Contact Parent Screeners to make an appointment

- Sonia Pereira – 857-269-8538, elsony20@gmail.com (CV Creole, English)
- Rachel Regis – 857-288-9437, Rachel.regis@yahoo.com (Haitian Creole, English)
- Krystle Latimer – 617-446-3635, Klatimer@dsni.org (English)
- Trayce Booth – 617-888-1306, tttbooth@gmail.com (English)
- Evan Knight – 617-749-5500, evandknight@gmail.com (English)

For more information, contact Leah Winters – 617-438-9671, lwinters@dsni.org

*****Screening also available in Vietnamese, Portuguese, and Spanish*****



Boston
Promise
Initiative



NEED HELP SEALING YOUR CRIMINAL RECORDS?

**GREATER BOSTON LEGAL SERVICES
OFFERS FREE LEGAL ADVICE AND REFERRALS
TO LOW INCOME BOSTON RESIDENTS IN:**

Dorchester

DORCHESTER COURT, 510 Washington St., Dorchester (1st floor) on the 2nd and 4th WEDNESDAYS of the month from 9 a.m. to noon. Intake dates in Dorchester in 2015 are Jan 14 & Jan. 28; Feb. 11 & 25; March 11 & 25; April 8 & 22; May 13 & 27; June 10 & 24; July 8 & 22; Aug. 12 & 26; Sept. 9 & 23; Oct. 14 & 28; Nov. 11 & 25; Dec. 9, but NOT Dec. 24.

Roxbury

ROXBURY COURT, 85 Warren St. in Roxbury (2nd floor) on the 3rd THURSDAY of the month from 9 a.m. to noon. Intake dates in Roxbury in 2015 include Jan. 15; Feb. 19; March 19; April 16; May 21; June 18; July 16; Aug. 20; Sept. 17; Oct. 15; Nov. 19 & Dec. 17, 2015.

HOW TO CONTACT THE CORI PROJECT

You can see CORI Project staff at a courthouse at the above times and dates or call GBLS at **617-603-1700 or 617-371-1234 or 617-603-1803** for an intake.



Need a **LIFT?**

LIFT-Boston provides individuals and families with personalized, one-on-one services, support, and information, including:

- Employment search assistance
- Creating and updating resumes and cover letters
- Evaluating affordable housing options
- Applying for public benefits
- Referrals to other services

All community members are welcome. There are no eligibility requirements and all services are free



WWW.LIFTCOMMUNITIES.ORG



Toll-free number for
information & coaching:
1-855-721-7575

Visit
MassSaves.org
today!

**Complex economy. Complex financial
marketplace. We all need help.
Here we are: MassSaves.org.**

"I made money. I spent money. After three years of working and earning good money, I had nothing to show for it. I was broke. I found a class through MassSaves.org and I started thinking about my choices. Now I have money in the bank. It makes me lift my head high and I have hope for my future." — MassSaves enthusiast

Our diverse partners have been helping Massachusetts residents build wealth on knowledge for over a decade. Financial Confidence. Come and get it at MassSaves.org.

Life-Changing. Trustworthy. Accessible.

Sponsored by:



Housing Counseling Assistance

The City of Boston's Department of Neighborhood Development contracts with local non-profit agencies to provide housing counseling services. Housing counselors at the agencies listed below can assist Boston tenants in their efforts to remain in their current apartment or in their search for new housing in specific neighborhoods.

- Neighborhood of Affordable Housing (NOAH): 617-567-5882 East Boston, Charlestown, North End
- Allston-Brighton CDC: 617-787-3874 x201 or x216 Allston, Brighton
- ABCD: 617-357-6000 Roxbury, Dorchester, Mattapan
- City Life/Vida Urbana: 617-524-3541 x303 Jamaica Plain, Roxbury, Dorchester, Roslindale, Hyde Park
- Nuestra Comunidad: 617-427-3599 Roxbury, Dorchester, Mattapan, primary; also Allston-Brighton, Chinatown, Back Bay, Beacon Hill
- Kit Clark Senior Services: 617-533-9128 Dorchester, Mattapan, South Boston



DANGER LEAD PAINT

Lead Paint Hurts Children and Families, We Can Help!

LEAD FACTS:

Lead paint poisoning

causes behavioral problems, learning disabilities, and can lower IQ. There is no safe level of lead paint exposure.

Lead renovation

in older homes must be done in a lead safe manner or it can contribute to children's lead exposure.

80% of Boston's housing stock

was built before 1978 and often contains lead paint.

It is against the law

to discriminate against pregnant women and families with a child because of the presence of lead paint in the unit.

CITY LEAD PAINT RESOURCES:

The Office of Fair Housing and Equity

Investigates housing discrimination complaints, enforces fair housing laws, and provides housing resources.

617-635-2500

Boston.gov/fairhousing

Department of Inspectional Services

Conducts lead paint inspections for free. Families with children under 6 years old.

617-635-5388

Boston.gov/isd

Boston Home Center: Lead Safe Boston

Offers financial assistance help with lead-based paint abatement.

617-635-0190

dnd.cityofboston.gov/#page/lead_safe_boston

Boston Public Health Commission

Office of Environmental Health

Offers lead renovation training, full inspections and case management for children with lead poisoning under 6 years old.

617-534-5395

BPHC.org



DEPARTMENT OF
NEIGHBORHOOD
DEVELOPMENT

Why is Lead a problem?

- Currently the Department of Public Health in Massachusetts defines lead poisoning by which a child age 1-5 years of age, has a blood lead level of 25 micrograms per deciliter or greater, which triggers public health intervention.
- In 2012, the U.S. Center for Disease Control (CDC) recommended intervention at 5 micrograms per deciliter, instead of 10.
- Lead paint exposure in children is associated with lower IQ, irreversible health problems, poor academic achievement, and aggressive behavior
- 80% of Boston's housing stock was built before 1978 and often contains lead paint
- Lead renovation in older homes must be done in a lead safe manner or it can contribute to children's lead exposure levels
- Families looking for housing in Boston often experience discrimination because of the presence of lead paint.



Boston Fair Housing Commission:

Phone: 617-635-2500

Website: <http://www.cityofboston.gov/fairhousing/fairhousing/>

About: The Boston Fair Housing Commission was established in 1982 to eliminate discrimination and increase access to housing in Boston through investigation and enforcement, affirmative fair marketing, operating a metropolitan housing listing service, and providing fair housing trainings throughout the City of Boston.



Boston Public Health Commission/Office of Environmental Health:

Phone: 617-534-5395

Website: <http://www.bphc.org/whatwedo/healthy-homes-environment/lead-poisoning-prevention/Pages/Lead-Poisoning-Prevention.aspx>

About: Our overall health is impacted in large part by where we live and what harmful or healthy conditions we are exposed to. The Boston Public Health Commission works closely with residents and community partners to create healthier environments for everyone that lives, works, and plays in Boston.



Department of Neighborhood Development
Martin J. Walsh, Mayor

Boston Home Center: Lead Safe Boston

Phone: 617-635-3880

Website: bostonhomecenter.com

About: Neighborhood Housing Development (NHD) works with non-profit and for-profit partners to develop and preserve affordable housing and create neighborhood open spaces. It enhances neighborhoods by renovating abandoned properties and providing housing and services for Boston's most vulnerable residents.



Suffolk University Law School:

Phone: 617-573-8712

Website: <http://www.suffolk.edu/law/academics/clinics/26012.php>

About: Suffolk Law's Housing Discrimination Testing Program (HDTP) is proud to be funded by a grant from the U.S. Department of Housing and Urban Development to work in partnership with the Boston Fair Housing Commission to eliminate housing discrimination in the Boston metro area through testing, enforcement and education.

Lead can dull a bright future.



**Abate lead-based paint hazards from your home.
Protect a child today!**

Lead Safe Boston grants of up to \$8,500 per unit deleaded are available to Boston homeowners or investor-owners of one- to four-unit houses (built before 1978), where a child under six years old lives or spends significant time.

What's required to receive the City's grant?

Qualified homeowners must not exceed the annual income limits listed below. Investor-owners qualify if the apartment is vacant, or the tenant's household income does not exceed the listed income maximum.*

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
Income	\$47,450	\$54,300	\$61,000	\$67,750	\$73,200

Achieve Full Deleading Compliance according to the MA Lead Law upon project's completion. Give priority to families with young children when renting newly deleaded apartments, and maintain affordable rents for at least five years. Without utilities, fair market rent* ranges between:

Apartment Size	2 Bedroom	3 Bedroom	4 Bedroom
Rent	\$941 - \$1,444	\$1,059 - \$1798	\$1,271 - \$1,955

**After five years, with all terms and conditions met,
there's no repayment of the \$8,500 grant!**

Who can do the work? What's covered?

Lead Safe Boston helps eligible owners identify licensed contractors for high-risk deleading projects. If you or your agent want to learn how to do moderate-risk abatement work, attend a free training. For a schedule, contact the **Boston Public Health Commission** at 617.534.5966 or visit www.bhpc.org.

Lead removal projects include lead-based paint inspections, a written scope of work and construction monitoring. To abate lead hazards, projects sometimes call for window, door and trim replacement, interior/exterior painting and, in some cases, new blue board, plastering and vinyl-siding.

Can you afford it?

Yes, pricing is competitive. **Lead Safe Boston** conditional grants can be paired with **Mass Housing's "Get the Lead-Out"** low interest loan. Payment is deferred until sale, transfer of ownership, or refinancing of property. Financial and technical assistance is based upon funding availability, so don't delay!

Childhood lead poisoning is a preventable disease. When it comes to the health of your children or grandchildren, can you afford *not* to de-lead?

City of Boston
Mayor Martin J. Walsh



Department of
Neighborhood
Development



**The
Boston
Home
Center**



**FOR HELP DE-LEADING YOUR HOME,
CALL (617) 635-0190 OR VISIT
WWW.BOSTONHOMECENTER.COM**

KEYWORDS: LEAD SAFE

Please bring your completed application to:

Lead Safe Boston/DND

26 Central Avenue (off River Street)
Hyde Park, MA 021

**Please note: To qualify for
Lead Safe Boston grants,
your property must be located
in the city of Boston. Please
contact the Boston Home
Center for more information.**

Lead Education and Outreach

Boston Public Health Commission
1010 Massachusetts Avenue, 2nd floor
Boston, MA 02118, 617.534.5965

MA Childhood Lead Poisoning Prevention Program

250 Washington Street
Boston, MA 02108
617.624.5757

www.mass.gov/dph/clppp

**January 2014 income and rent levels.*



Become a U.S. Citizen



Classes and Services are FREE

PROGRAM DETAILS:

- Ongoing classes at multiple Boston locations
- Initial 30-minute intake appointment necessary

JVS Citizenship Program Provides:

- Customized one-on-one services
- U.S. History and Civics lessons
- Help completing the citizenship application
- Preparation for the citizenship test and interview



Eligible Individuals Must:

- Have a green card
- Be a permanent resident for at least 5 years
- Be moderately proficient in English
- Be able to pay a \$680 N-400 application fee

For more information, contact:

Liz Hogan

617-399-3223

ehogan@jvs-boston.org



ProgramAction for Boston Community Development, Inc.

Celebrating 50 years of helping people out of poverty.

KNOW YOUR RIGHTS!

Know how to PROTECT YOUR HOUSEHOLD from Termination of Heating Services.

Eligibility for Key Protections Against Shutoff	
PROTECTION	REQUIREMENT
Elderly	<ul style="list-style-type: none">● ALL house hold members (except for minor children in the care of the elder(s)) must be 65 or older.● Household must notify company.● NO proof of financial hardship required.
Serious Illness	<ul style="list-style-type: none">● Must show that someone (customer or family member) is seriously ill by submitting a letter from a doctor, nurse practioner, physician assistant, or Board of Health.● Must be on the discount rate or demonstrate financial hardship.● Serious illness letter must be renewed every 90 days (or every 180 days for a "chronic" illness).
Winter Moratorium	<ul style="list-style-type: none">● Applies to gas (if used to heat) or electricity (if used to operate furnace, boiler, thermostats, or heating controls).● Runs from November 15th thru March 15th.● Must demonstrate financial hardship or be on the discount rate.
Infant	<ul style="list-style-type: none">● An infant under the age of 12 months must be living in household.● Must submit birth certificate, baptismal certificate, or other reasonable proof of age.● Must demonstrate financial hardship or be on the discount rate.

Apply for ABCD Fuel Assistance for help paying heating bills from November 1st thru April 30th.

178 Tremont Street, Boston MA 02111 • (617)357-6012 • TTY: (617)423-9215 • www.bostonabcd.org

Syvalia Hyman III, Chair; Yvonne Jones, Vice Chair; John P. McGahan, Vice Chair; Heather Perez, Vice Chair; Edna Smallwood, Vice Chair; Jean M. Babcock, Treasurer; Mark V. Nuccio Esq., Clerk; John J. Drew, President/CEO



Checklist of Key Protections for Utility Consumers

SERIOUS ILLNESS: If there is ANY person in the household (adult or child) who has a serious illness. Utilities cannot shut off (and must restore) utility service if anyone in the house has a serious illness. An illness can be physical (pneumonia, etc.) or mental (depression, bipolar, ADHD), short-term (e.g., flu) or long-term (cancer). The utility company does NOT get to decide what a serious illness is. All you need is a letter from a doctor, nurse practitioner, physician assistant, or Board of Health. A phone call from the doctor to the company is initially okay, if later followed by a letter. You should expect and demand that utility service be restored the same day (at worst, the next day) whenever you document a serious illness, by phone, fax or letter from a doctor. You will also need to document that you have a "financial hardship" in paying bills. Any client who receives LIHEAP (Fuel Assistance) is automatically presumed to have a financial hardship.

CHILD UNDER 12 MONTHS: If there is a child under the age of 12 months in the household, a utility company cannot terminate service if there is a young child in the home, and must restore service that has been terminated if the child was in the home at or prior to the time of termination. The child's age can be documented by birth certificate, baptismal certificate, or any other reasonable means. "Financial hardship" must also be shown.

WINTER MORATORIUM: Utilities cannot terminate service that is heat-related (meaning natural gas service, if used to heat the home; or electricity if the tenant pays for heat because electricity is needed for furnace/boiler controls) between **November 15th and March 15th**, if the household has a "financial hardship". These dates are often extended to April 15th or April 30th.

ELDERLY CLIENTS: If every person (with the exception of minor children in the care of the elder (s) in the household is age 65 or over, the company needs explicit approval of the DPU (Department of Public Utilities) to terminate service, which is almost never granted. **ALWAYS** notify the company if everyone in the household is age 65 or over. If service has been terminated it should be restored.

DISCOUNT RATES: **ALWAYS** determine if you are on the low-income discount rate. When in doubt call the company to see if you are on the rate. It's very easy for the company to check. Discount rates are mandated by law and all companies have them. Clients on Fuel Assistance are eligible for the discount and will usually get the discount automatically via the Fuel Assistance agency notifying the utility. Clients on TAFDC, Food Stamps, Mass. Health, WIC and other income-test programs are also eligible, but may have to apply to the utility directly; some of these will be automatically enrolled (find discount rate applications on the web).

PAYMENT PLANS: ALL are entitled to PAYMENT PLANS. This allows someone who is behind on their bills to spread the payments over several months. If you have not yet been terminated, the company **MUST** offer a payment plan of **AT LEAST** four months. Some payment plans go 12 months or longer. If you have been terminated, the rules are not as favorable, and are strictest during the fall (because the winter moratorium is about to begin and companies are most aggressive in trying to shutoff service). **ALWAYS** insist on a payment plan that you can afford.

ARREARAGE FORGIVENESS/MANAGEMENT: Where utility debt is forgiven while adhering to a structured payment plan. For more information on this plan, call your utility. **NGRID GAS 1-800-233-5325. NSTAR 1-866-315-2496.**

CROMWELL WAIVER: You cannot be denied services because of a past due balance from an old address when you request service at a new address. If you are denied service, request a "Cromwell Waiver" from the utility. A process will follow where you will be obliged to set up a payment plan.

UTILITY COMPLIANCE: If you have trouble getting a utility to comply with any of the protections or programs described above, call the DPU's (Department of Public Utilities) Consumer Division at **1-877-886-5066**. The front-line phone representative should intervene on your behalf. If not, ask to speak to his or her supervisor.

Filing your taxes could put more money in your pocket

The **Earned Income Tax Credit (EITC)** is a tax benefit for working people or families who have low- or moderate-incomes. If you qualify, it can reduce the amount of tax you owe or even result in a refund.¹



In 2014, EITC filers in **Massachusetts** received an average of **\$2,050** in refunds.¹

Do I qualify for EITC?

To claim an EITC benefit, you need to file a federal income tax return and satisfy the IRS's eligibility criteria:

- ☐ Earn **\$53,267** or less²
- ☐ Meet certain age requirements
- ☐ Have a valid Social Security number
- ☐ Are not someone else's dependent
- ☐ Cannot file as married filing separate
- ☐ Meet U.S. Citizenship requirements, or be a Resident Alien
- ☐ Receive less than **\$3,400** in income from investments for the year



Find out if you qualify for EITC this year:
<http://on.citi.us/EITC> *

*Link is case sensitive

How do I claim EITC?

You can claim EITC by filing a federal tax return at one of the **free** Volunteer Income Tax Assistance (VITA) sites near you. At each of the VITA sites, IRS-trained volunteers can prepare and file your taxes and ensure that you get access to all the tax credits to which you are entitled - **all for free!**



To find the nearest VITA site, call **(617) 918-5275*** or visit:
www.MassCashBack.com

*See reverse page for VITA sites outside of Boston

WHAT DO I NEED TO BRING TO THE VITA SITE?



Bring these essentials to the VITA site:

- ☐ Proof of identification (like a driver's license, state ID or U.S. Passport).
- ☐ Social Security cards or official Social Security number (SSN) verification letters for yourself, your spouse and any dependents.
- ☐ Birth dates for all persons listed on the return.
- ☐ All records of expenses, such as tuition, mortgage interest or real estate taxes.
- ☐ All documents relating to money that you received throughout the year, such as:
 - Wage and Earnings Statement(s) from your employer(s) (Form W-2, W-2G, or 1099-R).
 - Interest and Dividend Statement(s) (Form 1099) that you received from your bank(s).
- ☐ A copy of your federal and/or state tax return from last year, if you filed (recommended, not required).
- ☐ The total amount you paid for daycare and the daycare provider's tax identification number - **you might be eligible for additional credits.**
- ☐ Your bank routing and account numbers (if you have a bank account and want to have your tax refund direct-deposited, which is faster). These numbers are usually listed on your checks or deposit slips.
- ☐ Your spouse (if applicable). Both of you must sign the required forms.

¹ Source: www.irs.gov

² Income requirements vary. Visit <http://on.citi.us/EITC> (link is case sensitive) for more information.

This Money Matters guide is made possible with funding from Citi Community Development. Please consult with your accountant, a professional tax advisor or VITA site assistant for more information about your own situation.

Put your EITC refund to good use

Save money for a secure financial future

Start a rainy day fund. It's a good idea to have an emergency fund during tough times, like unexpected medical costs or sudden unemployment. Ask your bank about savings accounts that will earn interest and grow over time.

Pay off debt. If you're paying high interest rates on credit cards or loans, you are losing money. Pay off debt with the highest interest first. Try to change your credit card habits by charging no more than what you can afford to pay in the same month.

Save for college. A college education can increase earning potential for a lifetime. Tuition, books and other expenses can add up to a lot, even if you qualify for financial aid. If you have a child going to college or plan to further your own education, consult your bank about a 529 savings plan.

Save for retirement. The average American will spend 20 years in retirement. Saving helps you make the most of those years. Talk to your employer about retirement savings or pension plans.

Open a bank account to save safely and easily

It's safe. Money in the bank is insured up to certain limits by the federal government. Putting your money in the bank protects it from theft and fire.

It's convenient.

- Pay your bills online or with checks.
- Have your salary automatically deposited.
- Access your money 24/7/365 through ATMs.
- Use your ATM card to pay at stores.

It can grow. Some bank accounts earn interest so you can end up with more than you put in.

It saves you money. With a bank account, there is no cost to cash checks or transfer money.

It helps build an important relationship. Creating a history as a responsible account holder helps create opportunities when applying for loans for college, a house or a car.

Partner Spotlight



Since 2008, **Midas** has partnered with the City of Boston to expand free tax services across Massachusetts to include Cambridge, Lawrence, Chelsea, Revere, Lynn and New Bedford. More recently, Midas has assisted the City of Boston to form a plan to expand services to Boston residents that include free tax help, financial coaching, workforce development, and more under Boston's newly created Office of Financial Empowerment.

"As vice-chair of the U.S. Conference of Mayors' Cities of Opportunity Task Force, I have pledged to confront the inequality that is holding too many Americans and too many Bostonians back. That's what the Office of Financial Empowerment is all about. With the help of our partners, we will provide the kinds of opportunities that individuals and families in Boston need in order to find good jobs, make use of resources like their tax refunds, and join the middle class."

- Boston Mayor Martin J. Walsh

"We are so pleased that **Lawrence CommunityWorks (LCW)** is offering this valuable service to residents of Lawrence, with support from Midas and **Boston Tax Help**. Last year, LCW helped hundreds of families receive an average of over \$2,000 each in tax refunds. This money is important for families and for the Lawrence economy. I hope people will take advantage of this important program."

- Lawrence Mayor Dan Rivera

To find a VITA site outside of Boston, contact:

Cambridge: CEOC VITA, (617) 868-2900

Chelsea: The Neighborhood Developers, (617) 889-1375 x28
ROCA Chelsea, (617) 889-1375 x28

Lawrence: Lawrence CommunityWorks, (678) 685-3115

Revere: Revere Public Library, (617) 889-1375 x28

Visit www.MassCashBack.com for additional VITA sites.

Citi Community Development leads Citi's commitment to achieve economic empowerment and growth for underserved individuals, families and communities. In partnership with public and nonprofit agencies, we expand access to financial products and services and build sustainable business solutions.

Learn more about Community Development at Citi: citicommunitydevelopment.com